



Rural Development  
U.S. DEPARTMENT OF AGRICULTURE



Bright Ideas:  
Federal Resources to Boost  
Energy Efficiency in Rural America



# Table of Contents

• Background .....	01
• USDA Rural Development Energy Resources .....	03
• USDA Rural Development Energy Success Videos .....	04
• USDA Rural Development Energy Success Stories .....	07
• USDA Rural Development Resources to Support Rural America’s Energy Needs .....	14
• USDA Rural Development Funding in the Inflation Reduction Act .....	15
• USDA Rural Development Resources to Support Rural America’s Energy Needs .....	16
• USDA Energy and Climate Tools .....	25
• Appendix A: Federal Partner Agency Resources .....	26
• Appendix B: Inflation Reduction Act Resources .....	27

## **A note about website links:**

For ease of reference, this guide provides links to relevant, useful information hosted outside the USDA domain. Federal endorsement of non-USDA programs or activities is neither intended nor implied. Please be aware that when you access information through a link provided in this document, you are subject to the copyright and licensing restrictions of those sites. All links in this document were active as of March 2024. Please email hyperlink errors to [rd.multimedia@usda.gov](mailto:rd.multimedia@usda.gov).

# Background

USDA Rural Development offers this guide to help rural communities interested in energy efficiency and clean energy generation.

From the “Impacts and Risks” sections of the National Climate Assessment – available at this link: [go.usa.gov/xur6Y](https://www.go.usa.gov/xur6Y), we understand that frequent and intense climate-related events are expected to persist, causing damage to our communities’ infrastructure, social, and ecosystems. While adverse climate events certainly are felt across the U.S., the associated risks and impacts are outsized among vulnerable populations in marginalized, lower-income areas. Therefore, a strategic, holistic response is crucial to assuring equity, protecting rural communities, and strengthening the U.S. economy. Adopting energy efficiency and renewable energy platforms in rural areas helps mitigate climate-based challenges by offsetting high energy costs, supporting local economies, and increasing resilience.

Also featured in the guide are energy resources supported by the Inflation Reduction Act (IRA), which represents the largest single investment in rural electrification since the passage of the 1936 Rural Electrification Act. Sections 22001 through 22004 feature loan and grant products that offer unprecedented incentives to expand clean energy, transform rural power production, create jobs, and spur economic growth. Within USDA Rural Development, energy-centric IRA programs are managed by the Rural Utilities Service (RUS) and Rural Business-Cooperative Service (RBCS).

You will find information on USDA Rural Development’s IRA programs at this link: [tinyurl.com/3ckjfw7](https://tinyurl.com/3ckjfw7). Information regarding webinars past and planned also is available.

IRA funding to USDA Rural Development helps eligible recipients purchase renewable energy and zero-emission systems, and make energy-efficiency improvements that will significantly reduce greenhouse gas emissions. Examples by section:

- **Section 22001:** Up to \$1 billion is available for RUS Powering Affordable Clean Energy Program (PACE) loans to support renewable energy infrastructure. The IRA requires USDA Rural Development to forgive up to 60 percent of the loan amount. Eligible applicants include electric service providers such as municipals, cooperatives, investor-owned, and Tribal utilities.
- **Section 22002:** Up to \$2.025 billion is available for the RBCS Rural Energy for America Program (REAP), with \$303 million set aside for underutilized technologies and technical assistance. Funds are expected to support renewable energy and energy-efficiency projects for more than 41,500 farms and small businesses. Additionally, REAP Technical Assistance Grants (REAP TAG) will help facilitators support agricultural producers and rural small businesses apply for REAP funds.
- **Section 22003:** Up to \$500 million in RBCS Higher Blends Infrastructure Incentive Program (HBIIP) grants are available for infrastructure improvements to blend, store or distribute biofuels. This includes installing, retrofitting or upgrading dispensers for ethanol at retail stations or home heating oil distribution centers.
- **Section 22004:** Up to \$9.7 billion is available for the RUS Empowering Rural America (New ERA) Program, which offers loans, grants, loan modifications, and other financial assistance to electric cooperatives to buy renewable energy systems, emission systems and carbon capture systems. Funding also can be used to deploy these systems or to make energy-efficiency improvements to eligible generation and transmission systems.





Overall, USDA RD offers a variety of energy programs to eligible rural residents, businesses, and communities that want to develop and adopt sustainable, environmentally sound energy plans. Here are some uses for USDA RD energy funding:

- Conduct energy audits and make energy efficiency improvements
- Develop renewable energy plans and fund the installation of renewable energy systems
- Convert inefficient heating sources to those that use clean energy technology
- Build biorefineries and produce advanced biofuels

Priority is given to projects that reduce climate pollution and improve climate change resilience. Examples include:

- Promoting clean transportation initiatives
- Using renewable technologies to revitalize coal, oil and gas, and power plant communities
- Conserving land, water, and ecosystem biodiversity
- Building biorefineries and produce advanced biofuels
- Deploying clean energy technologies and infrastructure to spur well-paying jobs and economic growth
- Advancing environmental justice in communities overburdened by pollution and underinvestment in housing, transportation, infrastructure, health care, and clean energy



# USDA Rural Development Energy Resources

USDA RD's portfolio includes more than 70 loan, grant, loan guarantee, and technical assistance programs to help improve the economy and quality of life in rural America. Many of these programs can also help community efforts in energy efficiency and generation. We partner with local leaders, economic development specialists, state and Tribal governments, cooperatives, private, nonprofit organizations, and a nationwide network of lenders to help identify and create clean energy solutions.

## **Example uses include:**

- Making energy-efficient home repairs
- Financing small- or large-scale energy infrastructure
- Funding energy efficiency equipment for business and industry
- Generating emergency energy (such as a solar photovoltaic system including battery back-up)
- Producing clean energy from sources such as biobased materials



# USDA Rural Development Energy Success Videos


# USDA Rural Development Energy Success Videos

## Success Video 1

### Montana lumber mill makes energy improvements using USDA funds

Link: [tinyurl.com/yfscxryd](https://tinyurl.com/yfscxryd)



 Located in Deer Lodge, family-owned Sun Mountain lumber used \$50,000 in Rural Energy for America Program (REAP) funds to make energy efficiency improvements to its facilities.




## Success Video 2

# Army veteran brings brewing back to Butte

Link: [tinyurl.com/38cnxday](https://tinyurl.com/38cnxday)



 Great Falls Little Shell Tribe member and U.S. Army National Guard veteran Tony Olson used USDA REAP funding to install solar panels on the roof of the historic Butte, Montana craft brewery he brought back to life in 2015.



# USDA Rural Development Energy Success Stories

# USDA Rural Development Energy Success Stories

## Success Story 1

### Solar-powered tofu in Maine

Link: [go.usa.gov/xuYgJ](https://go.usa.gov/xuYgJ)



Camden-based Heiwa Tofu used an \$8,822 REAP grant to help them buy and install a 20.15 kW, roof-mounted solar photovoltaic system, which is saving them more than \$1,660 a year in energy usage.

## Success Story 2

### USDA home repair loan helps family drastically cut electric bills

Link: [go.usa.gov/xuY2W](https://go.usa.gov/xuY2W)



Eastern-Kentucky-based Homes, Inc. – a USDA Rural Housing Service partner – helped the Maggard family purchase and install a rooftop solar array using a \$14,999 USDA Rural Development Home Repair Loan. The array has helped drop the family’s electric bills from an average of \$300 – 600 a month to about \$10 a month.

### Success Story 3

## Rural co-op shines a light on The benefits of solar

Link: [go.usa.gov/xuY2A](https://go.usa.gov/xuY2A)



Astoria Cooperative is a local, community-owned grocery located northwest of Portland where the Columbia River meets the Pacific Ocean. Astoria used a nearly \$50,000 REAP grant to buy and install a 60-kW rooftop solar array – which generates energy from solar irradiance – even on cloudy days. The array is replacing roughly a quarter of the cooperative's monthly energy use.

### Success Story 4

## Energy efficiencies help rural Kentucky grocery improve bottom line

Link: [go.usa.gov/xuDpe](https://go.usa.gov/xuDpe)



A multigenerational family grocer used a \$58,253 REAP energy efficiency grant to upgrade lighting and refrigeration in the community grocery, reducing its monthly energy costs by 10 – 15 percent.

## Success Story 5

### Goose Creek candles boosts efficiencies with HVAC upgrade

Link: [go.usa.gov/xuR9c](https://go.usa.gov/xuR9c)



Liberty, Kentucky-based Goose Creek Candle Company used a \$49,895 REAP grant to update the facility's heating, ventilation and air conditioning system, and to add insulation. The gained efficiencies are saving about 77,700 kW of energy annually; about \$3,800.

## Success Story 6

### From Black to Green: Historic Maine boat yard site goes from coal to solar

Link: [tinyurl.com/5yfwdy4y](https://tinyurl.com/5yfwdy4y)



Biddeford-based Saco Bay Marine used an FY 2023, \$28,700 REAP grant to install a 19-kilowatt, roof-mounted solar voltaic system expected to meet most of the business's energy needs. The marine company is situated at Rumery's Boat Yard - built more than 60 years ago on the site of a coal-fired power plant dating back to the early 1900s.

## Success Story 7

### Nevada farmer saves on diesel with off-grid solar

Link: [go.usa.gov/xuR9f](http://go.usa.gov/xuR9f)



Nye County-based alfalfa farmer Mark Dunn used a \$253,405 Rural Energy for America Program grant to develop and install two 305-kW solar photovoltaic systems to irrigate 500 acres of off-grid alfalfa, saving 16,385 gallons of diesel fuel.

## Success Story 8

### East Texas electric co-op taps Rural Utilities Service loan to finance hydroelectric project

Link: [tinyurl.com/5xdkxzd](http://tinyurl.com/5xdkxzd)



Hydroelectric Power is the largest source of renewable power in the United States. In 2012, USDA Rural Development funded a \$73 million RUS Electric Program loan to finance East Texas Electric Cooperative's R.C. Thomas Hydroelectric Station in Polk County. This is a 24 MW "run of river" facility using the existing Lake Livingston dam and reservoir. This project is a qualified renewable energy resource that meets Texas' Renewable Portfolio Standard.

## Success Story 9

# Minnkota Power uses “all-of-the-above” energy strategy to supply 11 member-owned co-ops

Link: [tinyurl.com/y5nvmvs](https://tinyurl.com/y5nvmvs)



Headquartered in Grand Forks, North Dakota, Minnkota Power Cooperative supplies electricity to 11 member-owned distribution cooperatives; three in eastern North Dakota and eight in northwestern Minnesota. The system provides electric energy to nearly 125,000 residential, commercial and industrial consumers. Along with using wind and hydropower, Minnkota Power’s generation sources also include two lignite-coal-fired facilities.



agribusiness  
cooperatives green  
infrastructure electric efficient  
rural business energy generation  
dependability energy independence  
high-blend grid resiliency affordable rural business  
renewable fuels solar biomass batteries sustainable  
renewables clean energy efficient  
co-op rural utilities service security  
agriculture rural development small business  
solar panels sustainable emergency generation  
USDA conservation wind  
rural utilities service agriculture  
environmentally friendly  
high-blend renewable fuels cost savings  
fuel storage





## USDA Rural Development Energy Resources to Support Rural America's Energy Needs

Here are some examples of the types of energy efforts with which we can assist:

- **Economic Development** – by supporting business energy audits and feasibility studies
- **Rural Housing** – including repairs and energy efficiency upgrades to heating and cooling systems
- **Energy Infrastructure and Equipment Support** – such as the:
  - Development, construction, and retrofitting of existing systems and mature technologies
  - Support of biofuel, energy generators, equipment, solar panels, and energy-efficient facilities
  - Purchase and installation of renewable energy systems
- **Business Development Energy Support** – such as assisting in the development of advanced biofuels, renewable chemicals, and biobased products, and other support for manufacturing facilities
- **Energy Fields Training Support** – such as including distance learning education and skills-based sector training

# USDA Rural Development Funding in the Inflation Reduction Act

Inflation Reduction Act | USDA Rural Development (information available at: [tinyurl.com/548c8tb7](https://tinyurl.com/548c8tb7))

Program	Overview	Applicants
Higher Blends Infrastructure Incentive Program (HBIIIP) – available at this link: <a href="https://go.usa.gov/xzDfN">go.usa.gov/xzDfN</a>	HBIIIP supports the sale and use of higher blends of ethanol (such as E15) and biodiesel (B20) by expanding the infrastructure of renewable fuels created from U.S. agricultural products	Transportation fueling facilities, including: <ul style="list-style-type: none"> <li>• Fueling stations, convenience stores, hypermarket fueling stations</li> <li>• Fleet facilities and fuel distribution facilities</li> </ul>
Rural Energy for America Program (REAP) Renewable Energy Systems and Energy Efficiency Loans and Grants – available at this link: <a href="https://go.usa.gov/xzDwa">go.usa.gov/xzDwa</a>	REAP RE-EE provides funding to agricultural producers and rural small businesses for renewable energy systems, or to help them make energy efficiency improvements.	<ul style="list-style-type: none"> <li>• Agricultural producers who get at least 50 percent of their gross income from agricultural operations</li> </ul>
Rural Energy for America Program Technical Assistance Grant Program (REAP TAG) – available at this link: <a href="https://tinyurl.com/y6yhbcx">tinyurl.com/y6yhbcx</a>	REAP TAG provides funding to qualified applicants to deliver technical assistance to agricultural producers and rural small businesses that want to apply for REAP.	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Institutions of higher education</li> <li>• Electric cooperatives, public power entities, investor-owned utilities</li> <li>• Councils, for-profit entities, and businesses with the capacity to perform required activities</li> </ul>
Empowering Rural America Program (New ERA) – available at this link: <a href="https://tinyurl.com/3d96vxuf">tinyurl.com/3d96vxuf</a>	By reducing Greenhouse Gas emissions, New ERA funding improves health outcomes and lower energy costs for people in rural communities.	<ul style="list-style-type: none"> <li>• Rural electric cooperatives</li> </ul>
Powering Affordable Clean Energy (PACE) Program <a href="https://tinyurl.com/bdh3599h">tinyurl.com/bdh3599h</a>	PACD supports loans for renewable energy projects that use wind, solar, hydropower, geothermal, or biomass, as well as for renewable energy storage projects. Under PACE, USDA Rural Development's Rural Utilities Service (RUS) will forgive up to 60 percent of loans.	<ul style="list-style-type: none"> <li>• Corporations, states, and territories, and their subdivisions and agencies</li> <li>• Municipalities, utility districts, cooperatives, nonprofits, Tribes, Alaska Natives</li> <li>• Regional or village corporations</li> <li>• Limited Liability Companies or other for-profit groups organized under the laws of any U.S. state or territory</li> </ul>

# USDA Rural Development Resources to Support Rural America’s Energy Needs



## ECONOMIC DEVELOPMENT

Program	Overview	Applicants
Advanced Biofuel Payment Program – available at this link: <a href="https://go.usa.gov/xzDUX">go.usa.gov/xzDUX</a>	This program helps improve energy independence and the private-sector supply of renewable energy by increasing the production of advanced biofuels through quarterly payments to eligible producers.	<ul style="list-style-type: none"> <li>• Advanced biofuel producers and sellers</li> <li>• Individuals, corporations, and companies</li> <li>• Foundations and associations</li> <li>• Governments and schools</li> </ul>
Intermediary Relending Program – available at this link: <a href="https://go.usa.gov/xzDXs">go.usa.gov/xzDXs</a>	This program provides low-interest loans to local lenders or intermediaries who then re-lend to businesses to improve economic conditions and create jobs in rural communities.	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits and cooperatives</li> </ul>
Rural Business Development Grants – available at this link: <a href="https://go.usa.gov/xzDXt">go.usa.gov/xzDXt</a>	RBDGs help small and emerging private businesses start or expand. Among other things, funds can be used to buy or develop land, buildings, and equipment; to provide technical assistance; and to establish revolving loan funds.	<ul style="list-style-type: none"> <li>• State agencies, towns, and communities</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits, rural cooperatives</li> <li>• Institutions of higher education</li> </ul>
Rural Economic Development Loan and Grant Programs – available at this link: <a href="https://go.usa.gov/xzD5r">go.usa.gov/xzD5r</a>	These programs support economic development and job creation in rural areas by providing zero-interest loans to eligible local utilities. Funds are then used to establish revolving loan funds (RLFs) that make pass-through funding available to ultimate recipients that back projects to create or retain rural jobs.	<ul style="list-style-type: none"> <li>• Electric and telephone utilities</li> </ul>

Program	Overview	Applicants
Rural Energy for America Program Energy Audit and Renewable Energy Development Assistance Grants – available at this link: <a href="https://go.usa.gov/xzDwc">go.usa.gov/xzDwc</a>	REAP EA-RE helps agricultural producers and rural small businesses by providing funding for energy audits and Renewable Energy Development Assistance.	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Institutions of higher education</li> <li>• Rural electric cooperatives, public power entities, resource conservation and development councils</li> </ul>
Rural Energy for America Program Renewable Energy Systems and Energy Efficiency Improvement Loans and Grants – available at this link: <a href="https://go.usa.gov/xzDwa">go.usa.gov/xzDwa</a>	REAP ES-EE provides funding to agricultural producers and rural small businesses for renewable energy systems to make energy efficiency improvements.	<ul style="list-style-type: none"> <li>• Agricultural producer</li> <li>• Small businesses in eligible rural areas</li> </ul>
Rural Energy Savings Program – available at this link: <a href="https://tinyurl.com/bdepw2y8">tinyurl.com/bdepw2y8</a>	RESP provides funding to rural utilities and other eligible organizations offering energy efficiency services in a specific service territory. These organizations then relend funds for energy efficiency projects to qualified consumers. In some instances, RESP funding can be used to help replace dilapidated manufactured housing.	<ul style="list-style-type: none"> <li>• Municipalities</li> <li>• State and local government entities that provide energy efficiency services to specific energy efficiency territories</li> <li>• Utilities and cooperatives</li> <li>• Tribes and their subsidiaries</li> <li>• For- and nonprofit companies</li> </ul>
Solid Waste Management Grants – available at this link: <a href="https://go.usa.gov/xzBE7">go.usa.gov/xzBE7</a>	These grants provide funding for technical assistance or training to improve the planning and management of solid waste sites and protect against threats to nearby water resources.	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits</li> <li>• Academic institutions</li> </ul>
Value-Added Producer Grants – available at this link: <a href="https://go.usa.gov/xzpnz">go.usa.gov/xzpnz</a>	The VAPG helps independent agricultural producers undertake value-added business activities. Among other things, funds can be used to develop feasibility studies and business plans, offset processing costs, and cover marketing or advertising expenses	<ul style="list-style-type: none"> <li>• Independent producers, farmer and rancher cooperatives</li> <li>• Producer groups and majority-controlled, producer-based business ventures</li> </ul>

<p>Water and Waste Disposal Technical Assistance and Training Grants – available at this link: <a href="https://go.usa.gov/xSpvA">go.usa.gov/xSpvA</a></p>	<p>This program funds technical assistance and training for water and waste disposal operations to identify solutions to sourcing, storage, treatment, distribution, collection, and disposal challenges. Funds also can be used to help prepare water and waste disposal loan and grant applications, and help associations improve the operation and maintenance of water and waste facilities.</p>	<ul style="list-style-type: none"> <li>• Nonprofits</li> </ul>
<p>Water and Waste Disposal Loan and Grant Program – available at this link: <a href="https://go.usa.gov/xzBUD">go.usa.gov/xzBUD</a></p>	<p>This program provides funding to ensure clean, reliable drinking water systems, sanitary wastewater and solid waste disposal, and storm water drainage to households and businesses. Funds can be used to buy, build, repair, and improve public water and waste treatment and collection systems.</p>	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits</li> </ul>



## HOUSING

Program	Overview	Applicants
<p>Multifamily Housing Direct Loans – available at this link: <a href="https://go.usa.gov/xzDjC">go.usa.gov/xzDjC</a></p>	<p>This program finances affordable multifamily rental housing for low-income, elderly, or disabled people and families. Funds can be used to buy and improve land, and to build, improve, or purchase existing multifamily housing.</p>	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Individuals, trusts, associations, and partnerships</li> <li>• For-profit organizations, nonprofits, and cooperatives</li> </ul>
<p>Multifamily Housing Loan Guarantee Program – available at this link: <a href="https://go.usa.gov/xSpd9">go.usa.gov/xSpd9</a></p>	<p>This program guarantees loans from private-sector lenders to increase the availability of affordable rental housing for low- and moderate-income rural people. Funds can be used to buy and improve land, and to build, rehabilitate, or purchase existing multifamily housing.</p>	<ul style="list-style-type: none"> <li>• Private lenders can apply for a loan guarantee on loans made to eligible borrowers building or preserving affordable rural rental housing.</li> </ul>

Program	Overview	Applicants
<p>Electric Infrastructure Loan and Loan Guarantee Program – available at this link: <a href="https://go.usa.gov/xzWxc">go.usa.gov/xzWxc</a></p>	<p>These programs finance the construction of electric distribution, transmission, and generation facilities so rural communities can access affordable, high-quality electric service.</p>	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits, cooperatives and limited dividend or mutual associations</li> <li>• For-profit corporations and LLCs</li> </ul>
<p>Single Family Housing Direct Loan Program – available at this link: <a href="https://go.usa.gov/xzD6P">go.usa.gov/xzD6P</a></p>	<p>This program provides mortgage financing to buy, build, improve, or repair an eligible, owner-occupied rural home.</p>	<ul style="list-style-type: none"> <li>• Individuals and families with adjusted incomes at or below the low-income limit for the area</li> </ul>
<p>Single Family Housing Mutual Self-Help Program – available at this link: <a href="https://go.usa.gov/xzD6T">go.usa.gov/xzD6T</a></p>	<p>This program provides funding to qualified organizations who offer technical assistance and training to groups learning to build their own – and each other’s – homes.</p>	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Private organizations and nonprofits</li> </ul>
<p>Single Family Housing Preservation Grants – available at this link: <a href="https://go.usa.gov/xzDsY">go.usa.gov/xzDsY</a></p>	<p>These grants support housing owned and occupied by low-income rural families. Funds can be used to operate a program that finances repair activities for single-family and small rental properties.</p>	<ul style="list-style-type: none"> <li>• State and local governments</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits</li> </ul>
<p>Single Family Housing Repair Loan and Grant Program – available at this link: <a href="https://go.usa.gov/xzDFr">go.usa.gov/xzDFr</a></p>	<p>This program helps very low-income homeowners repair, improve, or modernize their homes. Among other things, funds can be used for roofing, heating and cooling systems, and structural repairs, or to offset the cost of certain connection fees. With certain restrictions, grant funds can be used to remove health and safety hazards or accessibility updates.</p>	<ul style="list-style-type: none"> <li>• Homeowners who occupy the house and have household incomes that do not exceed the very-low income limit in the county in which the home is located</li> </ul>

<p>Single Family Housing Site Loan Program – available at this link: <a href="https://tinyurl.com/386tt6vs">tinyurl.com/386tt6vs</a></p>	<p>This program provides site loans for eligible applicants developing affordable housing using conventional construction or self-help housing methods. Conventional building sites can be developed and sold to low- and moderate-income applicants using USDA Rural Housing Service programs or any other mortgage financing program that serves applicants below the moderate-income limit.</p>	<ul style="list-style-type: none"> <li>• Conventional building sites: Private or public nonprofit organizations, and federally recognized Tribes</li> <li>• Self-help method sites: Private and public nonprofit organizations solely dedicated to self-help housing, and federally recognized Tribes</li> </ul>
<p>Single Family Housing Guaranteed Loan Program – available at this link: <a href="https://go.usa.gov/xSpvU">go.usa.gov/xSpvU</a></p>	<p>This program guarantees mortgage loans made by private lenders. Eligible borrowers can get up to 100 percent financing to buy, build, improve, or even relocate a dwelling.</p>	<ul style="list-style-type: none"> <li>• Families and individuals with incomes not exceeding 115 percent of the median household income for the purchase area of the home</li> </ul>



## INFRASTRUCTURE AND EQUIPMENT

Program	Overview	Applicants
<p>Advanced Biofuel Payment Program – available at this link: <a href="https://go.usa.gov/xzDUX">go.usa.gov/xzDUX</a></p>	<p>This program helps improve energy independence and the private-sector supply of renewable energy by increasing the production of advanced biofuels through quarterly payments to eligible producers.</p>	<ul style="list-style-type: none"> <li>• Advanced biofuel producers and sellers</li> <li>• Individuals, corporations, and companies</li> <li>• Foundations and associations</li> <li>• Governments and schools</li> </ul>
<p>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program – available at this link: <a href="https://go.usa.gov/xzDUw">go.usa.gov/xzDUw</a></p>	<p>This program helps borrowers develop, build, or retrofit facilities to support new and emerging technologies, and produce advanced biofuels, renewable chemicals, and biobased products.</p>	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Rural electric co-ops, associations of agricultural producers, public power organizations</li> <li>• National laboratories, institutions of higher education, and credit unions</li> <li>• Individuals</li> </ul>

Program	Overview	Applicants
Business and Industry Loan Guarantee Program – available at this link: <a href="https://go.usa.gov/xzp5N">go.usa.gov/xzp5N</a>	This program provides loan guarantees to lenders making loans to eligible rural businesses. Funds can be used for business conversion, expansion, repair, modernization, or development. Funds also can be used to purchase land, buildings, equipment, supplies, and inventory, and to develop infrastructure. Certain debt refinancing and business and industrial acquisitions are also permitted.	<ul style="list-style-type: none"> <li>• Federal- and state-chartered banks, savings and loans, farm credit banks, and credit unions lending to eligible businesses in rural areas with populations of 50,000 or fewer</li> </ul>
Community Facilities Direct Loans, Grants and Guarantee Loans – available at these links: Direct loans and grants: <a href="https://go.usa.gov/xzDvz">go.usa.gov/xzDvz</a> Loan Guarantees: <a href="https://go.usa.gov/xzDw7">go.usa.gov/xzDw7</a>	These programs provide funding to help build, develop, or improve essential rural community facilities such as hospitals, clinics, nursing homes, certain schools, child care centers, first responder and public safety facilities, libraries, and town halls.	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Community-based nonprofits</li> </ul>
Distance Learning and Telemedicine Grant Program – available at this link: <a href="https://go.usa.gov/xzPWR">go.usa.gov/xzPWR</a>	The DLT program supports the development and deployment of telecommunication services to improve access and parity to education and health care in eligible rural areas. Funds can be used to buy distance learning and telemedicine equipment, and to pay for instructional programming, technical assistance, and training.	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits</li> </ul>
Energy Efficiency and Conservation Loan Program – available at this link: <a href="https://go.usa.gov/xSppH">go.usa.gov/xSppH</a>	This program provides pass-through funding for energy efficiency and conservation projects for residential, commercial, and industrial consumers in eligible rural areas.	<ul style="list-style-type: none"> <li>• Electric utility companies serving rural areas</li> <li>• Existing Rural Utilities Service Electric Program borrowers</li> </ul>
Economic Impact Initiative Grants – available at this link: <a href="https://go.usa.gov/xSpdT">go.usa.gov/xSpdT</a>	EII grants help develop essential community facilities in rural communities enduring extreme unemployment and severe economic depression. Funds can be used to build, improve, or expand facilities used for health care, public safety, and public service.	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits</li> </ul>



<p>Higher Blends Infrastructure Incentive Program (HBIIP) – available at this link: <a href="https://go.usa.gov/xzDfN">go.usa.gov/xzDfN</a></p>	<p>HBIIP supports the sale and use of higher blends of ethanol (such as E15) and biodiesel (B20) by expanding the infrastructure of renewable fuels created from U.S. agricultural products.</p>	<p>Transportation fueling facilities, including:</p> <ul style="list-style-type: none"> <li>• Fueling stations, convenience stores, hypermarket fueling stations</li> <li>• Fleet facilities and fuel distribution facilities</li> </ul>
<p>Intermediary Relending Program – available at this link: <a href="https://go.usa.gov/xzDXs">go.usa.gov/xzDXs</a></p>	<p>This program provides low-interest loans to local lenders or intermediaries who then re-lend to businesses to improve economic conditions and create jobs in rural communities.</p>	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> </ul>
<p>Rural Business Development Grants – available at this link: <a href="https://go.usa.gov/xzDXt">go.usa.gov/xzDXt</a></p>	<p>RBDGs help small and emerging private businesses start or expand. Among other things, funds can be used to buy or develop land, buildings, and equipment; to provide technical assistance; and to establish revolving loan funds.</p>	<ul style="list-style-type: none"> <li>• State agencies, towns, communities</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits, rural cooperatives</li> <li>• Institutions of higher education</li> </ul>
<p>Rural Economic Development Loan and Grant Programs – available at this link: <a href="https://go.usa.gov/xzD5r">go.usa.gov/xzD5r</a></p>	<p>These programs support economic development and job creation in rural areas by providing zero-interest loans to eligible local utilities. Funds are then used to establish revolving loan funds (RLFs) that make pass-through funding available to ultimate recipients that back projects to create or retain rural jobs.</p>	<ul style="list-style-type: none"> <li>• Electric and telephone utilities</li> </ul>
<p>Rural Energy for America Program Renewable Energy Systems and Energy Efficiency Improvement Loans and Grants – available at this link: <a href="https://go.usa.gov/xzDwa">go.usa.gov/xzDwa</a></p>	<p>REAP ES-EE provides funding to agricultural producers and rural small businesses for renewable energy systems to make energy efficiency improvements.</p>	<ul style="list-style-type: none"> <li>• Agricultural producer</li> <li>• Small businesses in eligible rural areas</li> </ul>
<p>Rural Innovation Stronger Economy Grants – available at this link: <a href="https://go.usa.gov/xzpr5">go.usa.gov/xzpr5</a></p>	<p>RISE grants help create high-wage jobs and accelerate the formation of new businesses. RISE also supports industry clusters and maximizes the use of local assets in lower-income rural areas. Grants can be used to build or support a business incubator facility, provide training, and improve opportunities for workers in new or existing local industries.</p>	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits</li> <li>• Institutions of higher education</li> </ul>

<p>Water and Waste Disposal Technical Assistance and Training Grants – available at this link: <a href="https://www.go.usa.gov/xSpvA">go.usa.gov/xSpvA</a></p>	<p>This program funds technical assistance and training for water and waste disposal operations to identify solutions to sourcing, storage, treatment, distribution, collection, and disposal challenges. Funds also can be used to help prepare water and waste disposal loan and grant applications, and help associations improve the operation and maintenance of water and waste facilities.</p>	<ul style="list-style-type: none"> <li>• Nonprofits</li> </ul>
<p>Water and Waste Disposal Loan and Grant Program – available at this link: <a href="https://www.go.usa.gov/xzBUD">go.usa.gov/xzBUD</a></p>	<p>This program provides funding to ensure clean, reliable drinking water systems, sanitary wastewater and solid waste disposal, and storm water drainage to households and businesses. Funds can be used to buy, build, repair, and improve public water and waste treatment and collection systems.</p>	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits</li> </ul>



## TRAINING

Program	Overview	Applicants
<p>Distance Learning and Telemedicine Grant Program – available at this link: <a href="https://www.go.usa.gov/xzPWR">go.usa.gov/xzPWR</a></p>	<p>The DLT program supports the development and deployment of telecommunication services to improve access and parity to education and health care in eligible rural areas. Funds can be used to buy distance learning and telemedicine equipment, and to pay for instructional programming, technical assistance, and training.</p>	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits</li> </ul>
<p>Intermediary Relending Program – available at this link: <a href="https://www.go.usa.gov/xzDXs">go.usa.gov/xzDXs</a></p>	<p>This program provides low-interest loans to local lenders or intermediaries who then re-lend to businesses to improve economic conditions and create jobs in rural communities.</p>	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits and cooperatives</li> </ul>

<p>Rural Business Development Grants – available at this link: <a href="https://go.usa.gov/xzDXt">go.usa.gov/xzDXt</a></p>	<p>RBDGs help small and emerging private businesses start or expand. Among other things, funds can be used to buy or develop land, buildings, and equipment; to provide technical assistance; and to establish revolving loan funds.</p>	<ul style="list-style-type: none"> <li>• State agencies, towns, communities</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits, rural cooperatives</li> <li>• Institutions of higher education</li> </ul>
<p>Rural Economic Development Loan and Grant Programs – available at this link: <a href="https://go.usa.gov/xzD5r">go.usa.gov/xzD5r</a></p>	<p>These programs support economic development and job creation in rural areas by providing zero-interest loans to eligible local utilities. Funds are then used to establish revolving loan funds (RLFs) that make pass-through funding available to ultimate recipients that back projects to create or retain rural jobs.</p>	<ul style="list-style-type: none"> <li>• Electric and telephone utilities</li> </ul>
<p>Rural Innovation Stronger Economy Grants – available at this link: <a href="https://go.usa.gov/xzpr5">go.usa.gov/xzpr5</a></p>	<p>RISE grants help create high-wage jobs and accelerate the formation of new businesses. RISE also supports industry clusters and maximizes the use of local assets in lower-income rural areas. Grants can be used to build or support a business incubator facility, provide training, and improve opportunities for workers in new or existing local industries.</p>	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits</li> <li>• Institutions of higher education</li> </ul>
<p>Solid Waste Management Grants – available at this link: <a href="https://go.usa.gov/xzBE7">go.usa.gov/xzBE7</a></p>	<p>These grants provide funding for technical assistance or training to improve the planning and management of solid waste sites and protect against threats to nearby water resources.</p>	<ul style="list-style-type: none"> <li>• Government organizations</li> <li>• Federally recognized Tribes</li> <li>• Nonprofits</li> <li>• Academic institutions</li> </ul>

**NOTE:**

Specific eligibility requirements apply to all USDA Rural Development programs. Links to additional information are in Appendix A. Additional pilot programs can also be found on the USDA Rural Development website. Please check with the appropriate program division to determine eligibility. A general overview of USDA Rural Development Programs can be found at this link: [tinyurl.com/38a4dmtz](https://tinyurl.com/38a4dmtz) (PDF).



## USDA Energy and Climate Tools

These mapping tools can help you plan projects in Distressed Energy Communities, determine your eligibility for USDA Rural Development Priority Points (information is available at this link: [tinyurl.com/3uxk99ud](https://tinyurl.com/3uxk99ud)), and find information on USDA programs that offer assistance for renewable energy and energy efficiency projects.

- **USDA Rural Development Distressed Energy Communities Map**  
– available at this link: [tinyurl.com/bdfsrarb](https://tinyurl.com/bdfsrarb). You can use this map to determine whether your proposed project is located in a Distressed Energy Community.
- **USDA Rural Development Climate Impact Search Tool**  
– available at this link: [go.usa.gov/xJWkc](https://go.usa.gov/xJWkc). Enter your five-digit zip code to see if projects in your area are eligible for USDA RD Priority Points.
- **USDA Energy Investment Map**  
– available at this link: [go.usa.gov/xJW9S](https://go.usa.gov/xJW9S). This map offers information on USDA programs that can support renewable energy and energy efficiency projects.
- **USDA Energy Matrix**  
– available at this link: [go.usa.gov/xJWXY](https://go.usa.gov/xJWXY). Use this matrix to search for alternative and affordable energy solutions, find funding for energy projects, and learn more about energy-related programs across USDA's agencies and mission areas.

# Appendix A: Federal Partner Agency Resources

## Federal Guides and Toolkits

### National Oceanic and Atmospheric Administration:

- U.S. Climate Resilience Toolkit - available at this link: [toolkit.climate.gov/](https://www.toolkit.climate.gov/)

### Federal Emergency Management Agency (FEMA):

- Guide to Expanding Mitigation: Making the Connection to Electric Power – [tinyurl.com/ycarhbrt](https://www.tinyurl.com/ycarhbrt) – (PDF)
- Building Community Resilience with Nature-Based Solutions | A Community Guide – [tinyurl.com/3dru6avu](https://www.tinyurl.com/3dru6avu) – (PDF)
- FEMA Resources for Climate Resilience: [tinyurl.com/4xdj2eez](https://www.tinyurl.com/4xdj2eez) – (PDF)

### U.S. Department of Energy (DOE):

- Energy All Funding Search - available at this link: [tinyurl.com/mr389tjs](https://www.tinyurl.com/mr389tjs)
- Energy Efficiency and Renewable Energy Resources for State and Local Leaders – available at this link: [go.usa.gov/xJWRJ](https://www.go.usa.gov/xJWRJ) (PDF)
- Homeowner's Guide to Going Solar – available at this link: [go.usa.gov/xJWRe](https://www.go.usa.gov/xJWRe)
- Homeowner's Guide to the Federal Tax Credit for Solar Photovoltaics – available at this link: [go.usa.gov/xJWRp](https://www.go.usa.gov/xJWRp)
- Solar Energy Technologies Office – available at this link: [tinyurl.com/32wuvvck](https://www.tinyurl.com/32wuvvck)

### U.S. Department of Transportation (USDOT)

- Rural Electric Vehicle Infrastructure Funding Matrix – available at this link: [go.usa.gov/xJWRB](https://www.go.usa.gov/xJWRB)

### U.S. Environmental Protection Agency

- Green Infrastructure Website – available at this link: [go.usa.gov/xJWQy](https://www.go.usa.gov/xJWQy)
- Clean Bus Program – available at this link: [www.epa.gov/cleanschoolbus](https://www.www.epa.gov/cleanschoolbus)

## Financing Resources: Mission-driven Lenders for Energy Projects

- Clean School Bus Program – available at this link: [tinyurl.com/y5nc37de](https://www.tinyurl.com/y5nc37de)
- Community Development Financial Institutions Fund (CDFI) – certified by the U.S. Department of the Treasury – available at this link: [go.usa.gov/xJWUb](https://www.go.usa.gov/xJWUb)
- Federal Deposit Insurance Corporation Minority Depository Institutions (MDI) Program List – available at this link: [go.usa.gov/xJWUZ](https://www.go.usa.gov/xJWUZ)
- Interagency Working Group on Coal and Power Plant Communities and Economic Revitalization – available at this link: [go.usa.gov/xJWPW](https://www.go.usa.gov/xJWPW)
- National Credit Union Administration Minority Depository Institutions List – available at this link: [go.usa.gov/xJWPY](https://www.go.usa.gov/xJWPY)
- U.S. EPA and U.S. DOE National Renewable Energy Laboratory (NREL) list of U.S. Green Bank Institutions – available at this link: [go.usa.gov/xJWQ6](https://www.go.usa.gov/xJWQ6)

## USDA Rural Development Contact Information

- USDA RD Energy Programs – available at this link: [go.usa.gov/xJWPU](https://www.go.usa.gov/xJWPU)
- USDA RD Summary of Programs – available at this link: [tinyurl.com/38a4dmtz](https://www.tinyurl.com/38a4dmtz) - (PDF)
- USDA RD list of state offices – available at this link: [go.usa.gov/xJWEc](https://www.go.usa.gov/xJWEc)

# Appendix B: Inflation Reduction Act Resources

## U.S. Department of Agriculture:

- Department-level information available at this link: [www.usda.gov/ira](http://www.usda.gov/ira)
- USDA Rural Development Mission Area information available at this link: [www.rd.usda.gov/inflation-reduction-act](http://www.rd.usda.gov/inflation-reduction-act)

## U.S. Department of Energy:

- Information available at this link: [tinyurl.com/5fj3he2m](https://tinyurl.com/5fj3he2m)

## U.S. Environmental Protection Agency:

- Information available at this link: [tinyurl.com/pmftytn59](https://tinyurl.com/pmftytn59)

## U.S. Department of the Treasury:

- Four Ways the Inflation Reduction Act's Tax Incentives Will Support Building an Equitable Clean Energy Economy – fact sheet available at this link: [tinyurl.com/27fsfww9](https://tinyurl.com/27fsfww9) - (PDF)
- Internal Revenue Service Elective Pay and Transferability – information available at this link: [tinyurl.com/s9zan9u8](https://tinyurl.com/s9zan9u8)

## The White House:

- Building a Clean Energy Economy: A Guidebook to the Inflation Reduction Act's Investments in Clean Energy and Climate Action – available at this link: [tinyurl.com/8ctfs6a2](https://tinyurl.com/8ctfs6a2) - (PDF)
- Guidebook to the Inflation Reduction Act's Clean Energy and Climate Investments in Indian Country – available at this link: [tinyurl.com/2s3v95cc](https://tinyurl.com/2s3v95cc) - (PDF)





In keeping with federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family or parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary.

If you need an alternative way to receive and understand the information included in this document (for example, Braille, large print, audiotape, or American Sign Language, among others) you can contact the responsible agency or USDA's TARGET Center at **(202) 720-2600** (voice and TTY), or contact USDA through the Federal Relay Service at **(800) 877-8339**. Program information also can be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form (AD-3027, available at this link: <https://go.usa.gov/xzzfW>) and at any USDA office. Or, write a letter addressed to USDA and provide all of the information requested in the form. You can call **(866) 632-9992** to request a copy of the complaint form.

Submit your completed form or letter to USDA by:

- Email: **[program.intake@usda.gov](mailto:program.intake@usda.gov)**
- Postal mail:  
**U.S. Department of Agriculture**  
**Office of the Assistant Secretary for Civil Rights**  
1400 Independence Avenue, SW  
Washington, D.C. 20250-9410
- Fax: **(202) 690-7442**

USDA is an equal opportunity provider, employer, and lender.

